

**RECEIVED  
CENTRAL FAX CENTER****JUN 30 2008**

U.S. Patent Application No.: 09/986,354

Attorney Docket No.: 52493.000187

**REMARKS**

The Office Action dated March 31, 2008, has been received and carefully considered. Reconsideration of the outstanding rejections in the present application is respectfully requested based on the following remarks. By this Amendment, claim 29 is added. No new matter is presented.

**I. THE OBVIOUSNESS REJECTION OF CLAIMS 1-2, 4-7, 9-21 AND 23-28**

On page 3 of the Office Action, claims 1-2, 4-7, 9-21, and 23-28 are currently rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen (U.S. Patent No. 6,272,528) in view of Chao (U.S. Patent Application Publication No. 2002/0133383) and further in view of Herz (U.S. Patent No. 5,835,087). This rejection is hereby respectfully traversed.

As stated in MPEP § 214.3, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Applicants respectfully submit that the Office Action has not met the burden of proof in establishing the obviousness of independent claim 1 because Cullen in view of Chao and further in view of Herz, taken either individually or in combination, do not teach or suggest all the

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

claimed features. Further, the Office Action has failed to adequately explain the motivation to combine the applied art to Cullen, Chao, and Herz.

Specifically, Applicants respectfully submit that Cullen fails to disclose, or even suggest, “determining information about the user.” (Emphasis added) In the Office Action, the Examiner appears to equate the insurance agent of Cullen to the recited filtering module in claim 1. Applicants respectfully disagree. In contrast, Cullen merely discloses that “the insurance agent requests information from the user’s preference agent.” *See*, e.g., column 5, lines 61-62. The insurance agent of Cullen does not determine information about the user, but rather, requests user information from the preference agent. Moreover, the preference agent of Cullen fails to perform the step of “determining information about the user.” as presently recited. Instead, the preference agent of Cullen merely “handle[s] requests for information about user preferences” and “collects the required information from the user.” *See*, e.g., column 4, lines 34-35 and column 5, line 67. Thus, Applicants respectfully submit that Cullen fails to disclose, or even suggest, “determining information about the user,” as presently recited.

Also, Applicants respectfully submit that Cullen fails to disclose, or even suggest, a filtering module “for personalizing and delivering the at least one insurance or financial services-related product or service based on the information about the user,” as presently recited in claim 1. (Emphasis added). The Office Action alleges that the insurance agent of Cullen teaches such recitation. Applicants respectfully disagree. Applicants submit that claim 1 as presently recited, defines “personalizing the at least one insurance or financial service-related product or service comprises identifying at least one insurance or financial services-related produce and service the user is authorized to sell.” (Emphasis added). However, the Office Action admits, and Applicants agree, that Cullen fails to disclose, or even suggest, that the system is applied to

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

selling entities and specifically locates items the user is "authorized to sell." In contrast, the insurance agent of Cullen merely arranges the received quotations from a quotation agent in order of price/suitability. In addition, Cullen merely discloses the agent-manager presents the user with a bookmark list, comprising a list of agents available for the user to select, wherein the list of agents are for performing a number of different financial services for the user. *See, e.g.,* column 5, lines 19-30. Nowhere, does Cullen disclose that the insurance agent personalizes the at least one insurance or financial services-related or services by "identifying at least one insurance or financial services-related product and service the user is authorized to sell," as presently recited. (Emphasis added).

The Office Action asserts, and Applicants agree, that Cullen fails to disclose, or even suggest, that the information about the user is "based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell," "identifying at least one insurance or financial services-related product and service the user is authorized to sell," and "an administration module associated with the engine," as presently recited. However, the Office Action alleges Chao and Herz remedies such deficiencies. Applicants respectfully disagree. Specifically, Chao appears to be concerned with distributor management system suite (DMSS) for managing contracts between manufactures of a product and the distributors of their product in an industry comprising multiple channel selling, a fluid workforce, and regulatory constraints. *See, e.g.,* paragraph [0019]. Applicants submit that Chao merely discloses a selling agreements module 117 integrated with DMSS to define and create individual business contract with distributors, wherein each business contract may define a hierarchy of sales people that can sell products under that contract. *See, e.g.,* paragraph [0057]. At best, Chao may disclose "products and services the user is authorized to sell," however, Chao

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

fails to disclose, or even suggest, “determining information about the user based on ... products and services the user is authorized to sell,” as presently claimed. (Emphasis added). Therefore, Applicants respectfully submit that nowhere, does Chao disclose, or even suggest, “determining information about the user based on ... products and services the user is authorized to sell,” as presently claimed.

Also, the Office Action alleges that Chao discloses “an administration module associated with the engine for inputting, updating and accessing information about the user and the insurance or financial services-related content available to the user, the administration module being accessible to an administrator of the system via an administration interface,” as presently recited. Applicants respectfully disagree. In contrast, Chao merely discloses a distributor administration module 115 for a financial services institution to record and track a broad set of information associated with the institution’s distributors, wherein the distributor information may comprise personal contact information, financial information, and license and appointment information. *See, e.g.,* paragraph [0053]. In addition, Chao discloses distributor administration module 115 may provide services for creating and managing distributor database information, setting up organizational entities, and creating and managing a repository for data about selling agreements. *See, e.g.,* paragraph [0054]. Therefore, the distributor administration module 115 of Chao merely enables the financial institution to manage a distributor information database and services for creating and managing the distributor information database. Nowhere does Chao disclose, or even suggest, “an administration module associated with the engine for inputting, updating and accessing information about the user and the insurance or financial services-related content available to the user,” as presently claimed. (Emphasis added). Moreover, Applicants submit that Chao fails to disclose, or even suggest, “the administration module being accessible

U.S. Patent Application No.: 09/986,354

Attorney Docket No.: 52493.000187

to an administrator of the system via an administration interface," as presently claimed.

(Emphasis added).

Further, the Office Action asserts, and Applicants agree, that Chao fails to disclose, or even suggest, "determining information about the user based on the user's historical access pattern to particular insurance products or policies," as presently recited. Herz appears to be concerned with "a filtering system in the system for customized electronic identification of desirable objects automatically selects a set of articles that the user is likely to wish to read." *See*, e.g., column 7, lines 22-25, Emphasis added. Nowhere does Herz disclose, or even suggest, "determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell," as presently recited. (Emphasis added). Moreover, Herz appears to implement the filtering system by comparing the frequency with which each word appears in an article relative to its overall frequency of use in all articles with the target profile interest summary containing user's interest level in various types of target objects. *See*, e.g., Abstract. In addition, Herz merely discloses that the accuracy of the filtering system improves over time by noting which articles the user reads and by generating a measurement of the depth to which the user reads each article. *See*, e.g., column 7, lines 25-27. Therefore, Herz fails to disclose, or even suggest, determining the user's information "based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell," as presently recited.

Furthermore, the Office Action asserts that the profile to product/service matching filter when applied to a seller constitutes identifying products or service the selling entity is authorized to sell. Applicants respectfully disagree. Applicants submit that Herz merely discloses "sellers submit profiles of the goods (target objects) they want to sell, and buyers submit profiles of the

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

goods (target objects) they want to buy." See, e.g., column 17, lines 2-4. Therefore, the seller's information is submitted by the seller and not determined by the filtering system of Herz. Thus, the Office Action errors in asserting that the profile to product/service matching filter, when applied to a seller, constitutes identifying products or service the selling entity is authorized to sell. Even assuming *arguendo*, applying the filtering system of Herz to a seller as the Office Action asserts, Applicants respectfully submit that the seller would submit the information (e.g., target profile) and not perform the "determining information about the user based on the user's historical access pattern to particular insurance products or policies and products and services the user is authorized to sell," as presently recited.

Additionally, the Office Action asserts, that it would have been obvious to one of ordinary skill in the art at the time the invention was made to have combine the teachings of Cullen with those of Chao and Herz because such combination would have resulted in a system/method that gathers user preferences and requirements regarding financial products and applies the generated user profile information to the gathering relevant information via the Internet for presentation to the user. Further, the Office Action alleges that the motivation to combine the teaching of Cullen with those of Chao would have been to manage regulatory information and ensure that distributors are licensed and appointed to sell the products manufactured or distributed by the provider. Applicants respectfully disagree. Applicants respectfully submit that Cullen teaches away from applying the distributor management system suit (DMSS) of Chao to the user of Cullen. Specifically, Applicants respectfully submit that Cullen appears to be directed to a computer system for delivery of financial services which includes vehicle insurance, obtaining quotations and processing applications, claims and renewals and other forms of financial services, such as buildings insurance, life assurance,

JUN 30 2008

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

pensions and mortgages, or combinations of these services.” *See, e.g.,* column 2, lines 58-67, emphasis added. Therefore, Applicants submit that the user of Cullen is an end user, whom receives the financial services and does not resell or distribute the financial services. In contrast, Chao appears to be directed to a system that enables financial services companies to manage and track information about a sales force, wherein the system includes components for managing distributors information, for validating and tracking licenses and credentials, for creating customized contrast, and for maintaining compensation structures. *See, e.g.,* Abstract, emphasis added. Therefore, Applicants submit that the user of Chao is an intermediate user, whom resell or distribute the financial services. Thus, Applicants respectfully submit that one having ordinary skill in the art would not have apply the financial services system for the intermediate user of Chao to the financial services system for the end user of Cullen.

Moreover, the Office Action asserts that the motivation to combine the teaching of Cullen with those of Herz would have been to enable a user to access information of relevance and interest to the user without the user to expend an excessive amount of time and energy searching for the information. Applicants respectfully disagree. Applicants respectfully submit that Cullen teaches away applying the filtering system to a seller as the Office Action asserts. Specifically, Applicants submit that Cullen discloses “a customer wishing to purchase vehicle insurance, or a broker acting on behalf of a client, could access the websites of a number of insurance company to obtain the cheapest quotation to get a quotation which is most suitable to a consumer’s needs.” *See, e.g.,* column 1, lines 12-16. Therefore, the system of Cullen appears to apply to a consumer and not a seller as asserted by the Office Action. Even the broker accessing the system of Cullen, the broker is acting on behalf of a client by buying insurance. Therefore, Applicants

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

respectfully submit that the system of Cullen would not be accessible to a seller as asserted by the Office Action.

Regarding claims 2, 4-7, and 9-14, these claims are dependent upon independent claim 1. Thus, since independent claim 1 should be allowable as discussed above, claims 2, 4-7, and 9-14 should also be allowable at least by virtue of their dependency on independent claim 1. Moreover, these claims recite additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

Regarding claims 15 and 25, these claims recite subject matter related to claim 1. Thus, the arguments set forth above with respect to claim 1 are equally applicable to claims 15 and 25. Accordingly, it is respectfully submitted that claim 15 and 25 are allowable over cited references for the same reasons as set forth above with respect to claim 1.

Moreover, regarding claims 16-21, 23, 24, and 26-28, these claims are dependent upon independent claims 15 and 25. Thus, since independent claims 15 and 25 should be allowable as discussed above, claims 16-21, 23, 24, and 26-28, should also be allowable at least by virtue of their dependency on independent claims 15 and 25. Moreover, these claims recite additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-2, 4-7, 9-21 and 23-28 be withdrawn.

## II. THE OBVIOUSNESS REJECTION OF CLAIM 3

On page 18 of the Office Action, claim 3 is currently rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Chao and Herz, and further in view of Quido (U.S.



U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

Patent Application Publication No. 2003/0093302). This rejection is hereby respectfully traversed.

It is respectfully submitted that the aforementioned obviousness rejection of claim 3 has become moot in view of the deficiencies of the primary references (i.e., Cullen, Chao and Herz) as discussed above with respect to independent claim 1. That is, claim 3 is dependent upon independent claim 1 and thus inherently incorporates all of the limitations of independent claim 1. Also, the secondary reference (i.e., Quido) fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1. Indeed, the Examiner does not even assert such. Thus, the combination of the secondary reference with the primary references also fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1. Accordingly, claim 3 should be allowable over the combination of the secondary reference with the primary references at least by virtue of its dependency on independent claim 1. Moreover, claim 3 recites additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

### III. THE OBVIOUSNESS REJECTION OF CLAIM 8

On page 19 of the Office Action, claim 8 is currently rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Chao and Herz, and further in view of Parker (U.S. Publication No. 2003/0182290). This rejection is hereby respectfully traversed.

It is respectfully submitted that the aforementioned obviousness rejection of claim 8 has become moot in view of the deficiencies of the primary references (i.e., Cullen, Chao and Herz) as discussed above with respect to independent claim 1. That is, claim 8 is dependent upon

**RECEIVED  
CENTRAL FAX CENTER****JUN 30 2008**U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

independent claim 1 and thus inherently incorporates all of the limitations of independent claim 1. Also, the secondary reference (i.e., Parker) fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1. Indeed, the Examiner does not even assert such. Thus, the combination of the secondary reference with the primary references also fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1.

Accordingly, claim 8 should be allowable over the combination of the secondary reference with the other references at least by virtue of its dependency on independent claim 1. Moreover, claim 8 recites additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

For example, claim 8 recites "the **administration interface** further comprises **scanning** means for uploading insurance or financial services-related information." The Office Action merely cites to paragraph 23 of Parker as disclosure of such recitation. Applicants respectfully disagree. In contrast, Parker teaches "it is not necessary for the client to store all information with the ELOP program administrator." Rather, Parker teaches scanning documents to be stored by the ELOP program provider. Moreover, nowhere does Parker disclose, or even suggest, an "administration interface further comprises scanning means for uploading insurance or financial service-related information," as presently recited.

#### IV. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Hunton & Williams LLP

Date: June 30, 2008

By:

  
James Miner  
Registration No. 40,444

Dalai Dong  
Registration No. 60,363

Hunton & Williams LLP  
1900 K Street, N.W.  
Washington, D.C. 20006-1109  
Telephone: (202) 955-1500  
Facsimile: (202) 778-2201

JRM/PTO